



Navigations



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Saving for College Begins Today

Whether you are the parent of one child or the aunt of three nephews and one niece saving for college does not have to be difficult. The key is to begin saving today! Between paying for tuition, books, fees, room/board and transportation, many parents are not prepared for expenses associated with higher education. The number one question by most parents is, "how can I save for college without resorting to eating peanut butter and jelly sandwiches for the next 20 years?" The answer is simple. Save manageable amounts now, without having to save big in a shorter amount of time at your child's 18th birthday.

The Time Is Now

One of the key questions that was asked during the Educational Planning Seminar (held on March 6th & 13th, 2002) was, "when do I begin saving for my child's education?" The answer was a resounding NOW! Starting to save at age 10, 15, or 18, just makes it that much more expensive to fund college or any professional school in the long run! How can this be done with daily household expenses staring you directly in your face?

Strategies for Funding Education

Strategies for funding education consist of 5 levels: create, assess, protect, invest and enjoy! You create the big picture for the future by asking yourself, "what values are driving my overall vision?" Next, you assess the total cost of college/professional school, including the hidden expenses such as fees, books, room/ board, etc. Then you assess various means of financial aid, such as grants, scholarships, loans, work study, etc. Then you begin to think about the best ways to protect your investment. This may be by using an Educational IRA, 529 Plan, Mutual Funds, Life Insurance or Series EE Savings Bonds. (continued on page 2)

Inside this issue:

- Saving For College
- NOAA Worklife Center Pilot Ends 4/30/2002
- Weight Management
- Dealing With Separation or Divorce

EVENTS SCHEDULE

Click on links for flyers or resources lists (available one week prior to event). Please note that the dates and locations of events listed below are subject to change. Videotapes of seminars will be made available on the Web site after the event.

April

April 17 Developing Resilience in Children and Adolescents Seminar, Bldg. 4, 1st floor conference room 1:00 - 2:00 [TO VIEW FLYER](#)

April 23 Health / Wellness Resource Fair, Bldg. 3, Cafeteria 11:30 - 1:30 [TO VIEW RESOURCE LIST](#)

You've asked, we're responding. Discussion groups now forming on:

Alzheimer's Disease Diabetes
Breast Cancer Special Needs Children

Please contact the Worklife Center at 1-866-NOAAWLC if you are interested in participating.

Need Worklife information fast?

E-mail or call in your questions to your Worklife Advisor on:

- ❖ Parenting and Child Care
- ❖ Aging and Elder Care
- ❖ Balancing Work & Family
- ❖ Health and Wellness

❖ Plus much more!

(866) NOAAWLC

TDD: 301-713-9470

Worklife.Center@noaa.gov

WORKLIFE CENTER PILOT ENDS April 30th- SEE INSIDE STORY

We Believe in the Future: Solutions for Today's Families

Statistics indicate that the United States has the highest divorce rate in the world. Over half of the marriages today end up in divorce, as do approximately three quarters of all second marriages. Blended or step-families are quickly replacing the traditional family as the norm. It is predicted that more than 60% of these new blended families will also end in divorce, resulting in over one million children being affected by divorce annually.

When parents divorce, whether they remain single or remarry, it is often hard for their children to get used to a new way of life. There are many things parents going through divorce or separation can do to help their children make a smooth transition into their new lifestyle. One of the keys to making a smooth transition for your child(ren) during this time is to keep the lines of communication open at all times. There is a lot that is going on with you and with your child(ren) during this challenging time frame. Therefore, keeping the lines of communication open will assist the entire family to voice opinions and feelings freely, without any reservations. The American Academy of Pediatrics offers the following information and advice to parents who are thinking about or parents currently going through divorce, separation or remarriage.

- 1) **Prepare your child(ren) for the divorce or separation** - it is half the battle. Divorce can be seen as the loss of the family as a unit and, like death, often includes feelings of sadness and loss by adults and children. How much stress occurs in children and how long it lasts will depend on many things, but largely, it will weigh heavily on the kind of support children receive from both parents.
- 2) **Talk to your child(ren) about the separation or divorce** openly and honestly. Think about what your child(ren) will be able to understand, realize that the choices you and your spouse make effect the whole family, and talk about your child's concerns. This will help your child(ren) feel more secure.

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Saving for College Begins Today (cont.)

After you have answered all the above questions, you then invest in the best financial vehicle that will meet the needs of your family. Be sure to consult with a financial advisor and/or an accountant to take full advantage of the numerous tax breaks that exist in your locale. If you are a grandparent looking for tax savings, tucking away money in a trust fund or education IRA for your grandchild/ren provides benefits to both you and your loved ones. Visit the AARP website at <http://www.aarp.org> for additional tips on giving financial gifts. Finally, you enjoy! This is the best part. Once your child is set on his/her desired career path, whether the choice is to attend college, professional school or a vocational school, you can reap the reward of knowing that you have helped them achieve their educational goal.

Additional Information

As many already know, this process can be very tiring and relentless. But, if you begin today, your headaches will be fewer. For additional information about educational planning, please visit the following Web sites for more in-depth information:

<http://www.savingforcollege.com> and
<http://www.collegeboard.com>.

Also, please feel free to stop by, call or e-mail the Worklife Center.

NOAA Employee Worklife Center Pilot Ends:

The NOAA Employee Worklife Center opened as a pilot in June 2001 to offer employees located in Headquarters and the Field resources and information needed to help them maintain a healthy balance between their work and home responsibilities. Some of the services offered by the Center to help employees address their worklife needs include information and resources on child and elder care, financial planning, parenting, retirement, shiftwork, wellness, working at sea and other issues which impact the balance between their work and personal lives.

On April 30, 2002, the NOAA Employee Worklife Center Pilot comes to an end. The NOAA Diversity Council will soon decide whether to continue or discontinue the services provided by the Worklife Center. Before rendering a final decision, the Council would like your feedback about the Worklife Center. Please take a few minutes to complete the following brief survey regarding the Center by clicking: <http://www.ofa.noaa.gov/~Diversity/workcs.html>. Your feedback will determine the future of the Worklife Center. **Please respond by April 22nd.**

Understanding Circadian Rhythms

Shiftwork may be very taxing on home, work and personal lives. Shiftwork may involve working outside the normal daylight hours. On the overnight shift, you may have trouble concentrating or get a bad case of heartburn after a 4 a.m. snack. Then when you get home from work, you may struggle to stay asleep for more than a few hours, even though you feel tired. If any of that sounds familiar, you've felt the powerful effects of your circadian rhythms.

Human circadian rhythms are physical functions that follow a daily, or circadian pattern. Understanding how these body rhythms affect you can help you develop strategies to better handle working at night. There are hundreds of circadian rhythms which are controlled by the "biological clock." A few of the most important are body temperature, blood pressure, and production of hormones and digestive juices.

The result is that people are generally most alert in the morning and early evening and least alert during the overnight hours and the afternoon. In essence, our circadian rhythms are what "program" us to sleep at night and to be awake in the daytime. For most of us, it's fairly difficult to concentrate and maintain alertness between midnight and 7 a.m. and to sleep during the daylight hours. It's also hard to eat during the overnight hours, when your digestive system essentially shuts down. And, for the shiftworker who must choose to sleep during the day, this can be difficult.

Knowledge = Power-Here are some ways you can use your knowledge of circadian rhythms to your advantage:

Eat Right – Since your stomach doesn't digest food well at night, avoid eating heavy, greasy food after midnight. You're better off with light and healthy snacks.

Prepare for night shifts - You can help your circadian rhythms during an irregular shift by staying up late and sleeping late before you first shift.

Sleep wisely – Ups and downs in circadian rhythms prompt a built in alertness lull during the afternoon(what's known as a post-lunch dip). This serves as an ideal time for a nap.

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Understanding Circadian Rhythms (cont.)

Avoid morning light - Morning sunlight promotes wakefulness, even if you've been up all night. So when you come off a night shift and plan to sleep during the day, minimize your exposure to sunlight before going to bed. Wear dark sunglasses during your drive home and sleep in a room with dark shades on the windows. For more information about shiftwork issues, please visit <http://www.sleepnet.com/shift2/shift2.html>. Also, you may contact the worklife center, worklife.center@noaa.gov, 301-713-9456, 866-662-2952 or TDD 301-713-9470.

We Believe in the Future (cont.)

Some sample questions to expect from your child(ren) include: Why are you getting a divorce?; Will you and daddy ever get back together?; Where am I going to live?; Are we going to be poor?; Will I have to change schools?; How often will I see Mommy / Daddy? If changes become too much for you and/or your child(ren) to handle, seek professional help.

3) Be positive when referring to the other parent when speaking with your child. Try not to let anger or legal battles cause you to overlook your child's needs. Children should never be exposed to heated arguments between divorced parents. It is important to keep the lines of communication open with your ex-spouse and work together for the sake of the children.

It's a good idea to keep in mind that each situation is different; no two divorces are alike because no two families are alike. Take heart in knowing that most children can and will adjust to their parents' divorce or separation. Children often have amazing strengths. In time, most children learn to accept the changes brought on by divorce, separation or remarriage, especially if parents can get along with each other and remain warm and loving to their children. At times, outside resource help is needed. It is easy to feel overwhelmed, but by having useful resources as the Employee Assistance Program, <http://www.lifeworks.com>, social agencies, mental health centers, family counselors, women's centers, and groups for divorced people and single parents are helpful to use.

Note: EAP agency code is NOAA; password is 5018

For additional information, please contact the Worklife Center, 301-713-9456, 866-662-2952, TDD 301-713-9470 or worklife.center@noaa.gov.

The Equation to Your Weight

Did you know one in three people are dieting at any given time? We hear so much about dieting, how to lose weight, how to maintain weight, etc. it's hard to keep up with it all. The Mayo Clinic offers some simple math to help us understand how we can manage our weight without listening to fad diets which cause people to yo-yo with their weight.

To maintain your weight, you can follow this quick and easy formula:

Your current weight (in pounds) X 13 = Your Daily Calories Needed

To lose weight, follow this formula:

Your current weight (in pounds) X 10 = Your Daily Calories Needed

For example, to maintain a weight of 150 pounds, you multiply $150 \times 13 = 1,950$ calories. To lose weight, you multiply $150 \times 10 = 1,500$ calories. The amount of physical activity you do has a large effect on the number of calories you burn. Experts recommend that you don't reduce your calories to less than 1,200 because it will be difficult for you to get the adequate amounts of essential nutrients.

Other, more detailed, means of calculating calories needed each day to maintain or lose weight can be discussed with your doctor or dietitian. The bottom line is, in order to lose 1 pound of weight a week, you must eliminate 3,500 calories from your weekly menu. You can do that by eating less (taking in fewer calories) or by exercising more (burning extra calories) or both.

Looking for a way to increase your activity? Why not try walking.

It's no surprise that walking is America's favorite physical activity. It is easy on the body, we already know how to do it, and it's free. Even better yet, we don't have to partake in the activity for hours a day for it to provide benefits. Not only can moderate walking help you maintain or lose weight, it can reduce health risks such as diabetes, heart attack, hypertension, cancer and osteoporosis...provided you do it often.

The key to fitness through walking is to keep your heart rate moderately elevated for an extended period of time. This can be done by maintaining a brisk pace – one where you can still talk, but not carry on a full conversation. New walkers should start with 10 minutes and increase sessions gradually. The more you walk, the better the fitness benefits. You can burn more calories and increase your muscle mass if you walk uphill, walk further, or walk faster.

Just remember to stretch after a warm-up and again after you finish your walk, to wear quality, properly fitting walking shoes, and to consult your health professional before starting a fitness program.

To find out more information on maintaining or losing weight, check out the following resources:

Fit Facts – provides you with useful information to help maintain or lose weight by suggesting various foods to eat in order to keep the weight off. In addition, you will find various exercises that can help you lose weight and/or maintain current weight to help build muscle;

http://www.acefitness.com/fitfacts/fitfacts_list.cfm#9

Nutrition – to find out more information about your food intake and how it relates to losing and/or maintaining your current weight; http://www.mbmi.org/pages/wi_n1.asp.

Weight Assessment – a useful on-line tool provided by the Mayo Clinic offers a lifestyle planner to help you achieve a healthy weight; <http://www.mayoclinic.com>.

American Association of Retired Persons (AARP) – provides many resources regarding losing weight, maintaining a healthy diet and planning an effective and beneficial exercise plan to fit your personal lifestyle; <http://www.aarp.org/confacts/eating/lighten.html>.

NOAA Weight Watchers at Work Program – is being hosted by the NOAA Health Unit at the Silver Spring campus. This program is designed to provide interested participants the same weekly meetings that are offered throughout the DC metro area. The 'At Work Program' from Weight Watchers will take place during lunchtime hours. The cost of the program is \$150.00 per participant for a 12 week session. If you are interested please e-mail sarah.ortiz@noaa.gov.

When all else fails, go back to the basics: eat three square meals daily, cut down your sweets intake, eat healthy snacks, and most importantly, exercise daily!! Here's to a healthier and in-shaped you!